

By HARRIS.]

[HOUSE FILE No. 34--INSURANCE.

# A BILL

FOR AN ACT FIXING AND DEFINING THE LIABILITY OF INSURANCE COMPANIES.

*Be it enacted by the General Assembly of the State of Iowa:*

SECTION 1. That in any suit that may be brought in this State against an insurance company, to recover for a total loss sustained by fire or other casualty to real estate or buildings on the land of another, the amount of damage shall be the amount expressed in the contract as the sum insured, and no other evidence shall be admitted on trial as to the value of the property insured ; *provided*, whenever there is a partial destruction or damage to the property insured, it shall be the duty of the company to pay the assured a sum of money equal to the damage done to the property.

SEC. 2. Nothing in the foregoing section shall be construed to prevent the admission of testimony to prove over-insurance fraudulently obtained.

SEC. 3. All acts and part of acts in conflict with this act are hereby repealed.